

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Telephone number: 973-645-4764

Honorable John K. Sherwood, U.S. Bankruptcy Judge

**CASE NUMBER:** 18-17602-JKS**DATE FILED::** 4/17/18**In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**

Vladimir E. Fernandez  
xxx-xx-1790

**ADDRESS OF DEBTOR(S):**

11 Woodside Ave  
Haledon, NJ 07508

Iliana Paspuel-Fernandez  
xxx-xx-9117

11 Woodside Ave  
Haledon, NJ 07508

**DEBTOR'S ATTORNEY:**

Paola D. Vera  
Cabanillas & Associates PC  
120 Bloomingdale Rd.  
Ste 400  
White Plains, NY 10605

914-618-7427

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White Plains, NY 10605

914-618-7427

**TRUSTEE:**

Eric R. Perkins  
McElroy, Deutsch, Mulvaney & Carpenter  
40 West Ridgewood Avenue  
Ridgewood, NJ 07450  
(201) 445-6722

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

9/20/18

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: June 22, 2018

FOR THE COURT



**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Vladimir E. Fernandez  
 Iliana Paspuel-Fernandez  
 Debtors

Case No. 18-17602-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: noa

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db/jdb	+Vladimir E. Fernandez, Iliana Paspuel-Fernandez, 11 Woodside Ave, Haledon, NJ 07508-1663
517458965	+AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
517458966	+Awa Collections, Attn: Bankruptcy, 100 Church Street, Diskson, TN 37055-1826
517458969	+Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, Po Box 790040, St Louis, MO 63179-0040
517458970	+Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517458964	+EDI: RMCB.COM Jun 23 2018 03:33:00 AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517458963	+EDI: GMACFS.COM Jun 23 2018 03:33:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517458967	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 23 2018 00:01:17 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
517458968	+EDI: CHASE.COM Jun 23 2018 03:33:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517458971	+E-mail/Text: csocha@greateralliance.org Jun 23 2018 00:01:52 Greater Alliance Fcu, 40 W Century Rd, Paramus, NJ 07652-1454
517458972	+EDI: CBSKOHL.S.COM Jun 23 2018 03:33:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517458973	+EDI: WTRRN.BANK.COM Jun 23 2018 03:33:00 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
	TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY	dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric R. Perkins	eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com, tcolombini@mdmc-law.com		
Eric R. Perkins	on behalf of Trustee	Eric R. Perkins	eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com, tcolombini@mdmc-law.com
Kevin Gordon McDonald	on behalf of Creditor	BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY	kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Paola D. Vera	on behalf of Joint Debtor	Iliana Paspuel-Fernandez	pvera@cabanillaslaw.com, bankruptcy@cabanillaslaw.com/r64840@notify.bestcase.com
Paola D. Vera	on behalf of Debtor	Vladimir E. Fernandez	pvera@cabanillaslaw.com, bankruptcy@cabanillaslaw.com/r64840@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov		

TOTAL: 7